

October 27, 2004

Northern Trust Bank
2398 East Camelback Road
Suite 400
Phoenix, AZ 85016

RE: STEVE RUCCHIN - LOC

TO: Northern Trust:

Please allow Philip A. Kenner to access this outstanding LOC for direct deposit into the Little Isle IV account at Northern Trust Bank. He is authorized to sign for the release of funds related to my LOC.

Thank you for your assistance in this matter.



Steve Rucchin

TNTC000127